

# GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

January 2011

*Serving Seniors for 34 Years*

VOL. 34, NO. 9

## Medicare Advantage Unenrollment Period

Medicare beneficiaries who enrolled in a Medicare Advantage Health plan during the annual election period have a new opportunity to unenroll from that plan if they are not satisfied with the services they receive.

Between January 1-February 14, 2011, if you are in a Medicare Advantage plan, you can leave your plan and switch to Original Medicare. If you switch to Original Medicare during this period, you will have **until February 14** to also join a Medicare Prescription Drug plan to add drug coverage. Your coverage will begin the first day of the month after the plan receives your enrollment form. During this period, you **cannot** do the following:

- Switch from Original Medicare to a Medicare Advantage plan;
- Switch from one Medicare Advantage plan to another;
- Switch from one Medicare Prescription Drug plan to another;
- Join, switch, or drop a Medicare Medical Savings Account plan.

In most cases, you must stay enrolled for that

**Cont. p. 3**

## 2011 AARP Tax Aide Sites

**February 1- April 18**

The following sites provide free income tax filing. The majority of the sites operate on a walk-in basis. Appointments are required at some locations (indicated by an asterisk\*).

Note: All tax returns are filed electronically. All taxpayers **MUST** bring government-issued picture IDs and Social Security cards for all persons included on the tax return.

### Super Sites/Walk-In Clients

#### **Mason District Government Center**

6507 Columbia Pike, Annandale

Mon. & Thurs., 1-8 p.m.

Tues., Wed., Fri., 9:30 a.m.-1 p.m.

Sat., 9 a.m.-1 p.m.

#### **Sherwood Regional Library**

2501 Sherwood Hall Lane, Alexandria

Mon. & Wed., 1-4 p.m. and 5-8 p.m.

Tues., 10 a.m.-2 p.m. and 5-8 p.m.

Thurs., Fri., Sat., 10 a.m.-2 p.m.

**Cont. p. 3**

This is an abridged version of the *Golden Gazette*. Policy prohibits publishing the ads that are included in the print version. If you would like to receive the print version on a monthly basis, please e-mail [kathy.wilson@fairfaxcounty.gov](mailto:kathy.wilson@fairfaxcounty.gov). Large-print and recorded formats also are available. They are free!

**Fairfax County offices will  
be closed Monday,  
January 17.**



## GOLDEN GAZETTE

*Published by the*

COUNTY OF FAIRFAX, VIRGINIA

*Department of Family Services*

FAIRFAX AREA AGENCY ON AGING

12011 Government Center Parkway

Suite 708

Fairfax, VA 22035-1104

Telephone: 703-324-5411

Toll-free: 1-866-503-0217

TTY: 711

FAX: 703-449-8689

Web site: [www.fairfaxcounty.gov/dfs/olderadultservices](http://www.fairfaxcounty.gov/dfs/olderadultservices).

Online *Golden Gazette*: [www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm).

The *Golden Gazette* is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church.

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*Communications Manager*

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703-324-5633

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**Publication of advertising contained herein does not constitute endorsement.**



To comply with the Americans With Disabilities Act, the *Golden Gazette* is available in alternative formats. Call **703-324-5633** for information.

## DEADLINES

**ALWAYS** the first of the month one month in **advance** (for ads, ad payments, and announcements). **The next deadline is January 1 for the February issue.**

## ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7). **Please note that contributions are entirely voluntary.**

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: ***Golden Gazette, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104.*** Checks should be made payable to *County of Fairfax*. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is **703-324-5633**.

\_\_\_\_\_ Contribution check attached.

\_\_\_\_\_ I am **NOT** currently on your mailing list. Please add my name and address.

\_\_\_\_\_ I am already on your mailing list.

\_\_\_\_\_ I am moving. My new address in the Fairfax area will be:

NAME \_\_\_\_\_

CURRENT ADDRESS \_\_\_\_\_

Zip: \_\_\_\_\_

NEW ADDRESS (if applicable) \_\_\_\_\_

Zip: \_\_\_\_\_

TELEPHONE (in case we have a question) \_\_\_\_\_

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with VRS Company, Inc., Great Falls, VA, for printing and mailing services.

## January COA Meeting

The next meeting of the Fairfax Area Commission on Aging (COA) will be **Wednesday, January 19**, at 1 p.m., at the Braddock District Office, 9002 Burke Lake Rd., Burke. A public comment period is held at the beginning of each meeting. **(Note: The COA normally meets on the third Wednesday of each month, except August.)**

For additional information, to be placed on the mailing list, or to request special accommodations, please call **703-324-7746**, TTY 711.

## **Medicare** *Cont. from p. 1*

calendar year starting on the date your coverage begins. In certain situations, you may be able to join, switch, or drop a Medicare Advantage plan at other times. These situations include the following:

- If you move out of your plan's service area;
- If you qualify for Extra Help (a program for people with limited income to help pay for prescription drugs);
- If you live in an institution, e.g., a nursing home.

For more information, call the Virginia Insurance Counseling and Assistance Program (VICAP) at **703-324-5851**.

Source: Medicare & You 2011 Handbook.

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## **Telephone Support Group for Family Caregivers of Older Adults**

Are you a caregiver who would like to join a support group without having to leave home? Get helpful information, share your experiences, and gain emotional support from others on the telephone.

The support group meets on the second Tuesday of each month, from 7-8 p.m. Below are the topics:

**January 11:** Finding the Rewards in Caregiving. Share Your Experiences.

**February 8:** When Your Loved One Isn't So Loveable.

**March 8:** Setting Limits and Boundaries in Caregiving.

To register or for more information, go to [www.fairfaxcounty.gov/DFS/OlderAdultsServices/caregiver.htm](http://www.fairfaxcounty.gov/DFS/OlderAdultsServices/caregiver.htm) or call **703-324-5484**, TTY 711.

## **Tax Aide Sites** *Cont. from p. 1*

### **Sun Trust Bank of Vienna**

515 Maple Avenue, Vienna  
Mon.-Fri., 10 a.m.-2 p.m.

### **Standard Sites**

#### **Arlington Central Library**

1015 North Quincy Street, Arlington  
Tues. & Thurs., 10:30 a.m.-3:30 p.m.

#### **Cascades Library**

21030 Whitfield Place, Sterling  
Tues. & Thurs. 10 a.m.-2 p.m.  
Wed., 5-8 p.m.

#### **Centreville Regional Library**

14200 St. Germaine Drive, Centreville  
Tues., 5-9 p.m.  
Wed., 1-5 p.m.

#### **Columbia Pike Library**

816 South Walter Reed Drive, Arlington  
Tues., 1:15-7:45 p.m.  
Fri. & Sat., 10 a.m.-2 p.m.

#### **Falcons Landing Senior Residence\***

20225 Falcons Landing Circle, Sterling  
Mon., Thurs., Sat., 1-5 p.m.  
\*Appointment Required, call 703-404-5216.

#### **James Lee Community Center**

2855 Annandale Road, Falls Church  
Tues. & Thurs., 1-4:30 p.m.

#### **Manassas Senior Center\***

9320 Mosby Street, Manassas  
Tues. & Wed., 9 a.m.-4 p.m.  
\*Appointment Required, call 703-792-6405.

#### **Mott Community Center**

12111 Braddock Road, Fairfax  
Thurs., 10:30 a.m.-2 p.m.  
Sat., 1:30-5 p.m.

**Cont. p. 4**

## **Tax Aide Sites** *Cont. from p. 3*

### **Reston Community Center**

2310 Colts Neck Road, Reston

Tues., 9 a.m.-2 p.m.

Thurs., 4:30-8:30 p.m.

Sat., 9 a.m.-3 p.m.

### **Woodbridge Senior Center\***

13850 Church Hill Drive, Woodbridge

Wed. & Thurs., 9:30 a.m.- 3 p.m.

\*Appointment Required, call 703-494-5136.

### **Travel Team\***

(For Shut-ins Only.) \*By appointment only, call 703-960-0428.

For more information, call **1-888-227-7669** (AARP NOW) or go to [www.aarp.org/taxaide](http://www.aarp.org/taxaide).

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## **Donate Your Gently Used Medical Equipment to Help Others**

The Foundation for Rehabilitation Equipment and Endowment of Northern Virginia (FREE) is accepting donations of gently used medical equipment, including wheelchairs, shower chairs, walkers, and rollators. The equipment will be given to people in need who do not have health insurance or cannot afford to purchase the equipment.

FREE is a nonprofit organization that provides mobility-related equipment to enhance independence and improve quality of life. Donations are tax-deductible. Equipment must be brought to FREE's Fairfax location. Please contact Jill Clark at [jill.clark@fairfaxcounty.gov](mailto:jill.clark@fairfaxcounty.gov) or call **703-324-5874**, TTY 711 for more information.

**To ADD, CORRECT, OR DELETE YOUR NAME FROM  
THE GOLDEN GAZETTE MAILING LIST,  
CALL 703-324-5633.**

## **Recycling Event**

Electric Sunday TV and  
Computer Recycling

Sunday, January 23

10 a.m.-3 p.m.

I-66 Transfer Station,  
4618 West Ox Rd., Fairfax

For updates, cancellations, and notifications of events, call **703-324-5052**, TTY 711.



## **Ballroom Dancing at Lincolnia Senior Center**

The Lincolnia Senior Center offers ballroom dancing sessions every Tuesday and Wednesday from 1-3 p.m. and the first, third, and fifth Sunday of the month from 2-4 p.m. The cost is \$2 for weekdays and \$3 for Sundays. Casual dress; singles and couples are invited.

The center is at 4710 N. Chambliss Street, Alexandria. For information, call **703-914-0223**.





## Fairfax Area Commission on Aging

The Fairfax Area Commission on Aging (COA) plans, promotes, and conducts activities that contribute to the well-being of the older adult community. The federal Older Americans Act mandates that local area agencies on aging have community advisory committees such as the COA. The commission's goals include ensuring that older adults are as self-sufficient as possible, that they can engage with their community, that they have effective social support systems, and that they can take advantage of community services.

The commission consists of 12 volunteers appointed by the Fairfax County Board of Supervisors. The volunteers represent the county's districts and cities (see the roster on p. 6). The chairman serves at-large. The commission meets monthly (see page 2), and regularly discusses its recommendations with the Board of Supervisors.

**The COA will regularly inform *Golden Gazette* readers of its activities. In this first column, Braddock District Commissioner Dr. Kenneth Malmberg shares his perspective as a commissioner:**

The year began with the Board of Supervisors' proclamation declaring 2010 as the *Year of Appreciation of Older Adults in Fairfax County*. As a result, the COA has developed activities and actions to draw attention to older adults in a positive way.

One of the major responsibilities of the commission is to support the Board of Supervisors' Fairfax 50+ Plan. This plan was adopted by the board in 2007 as a blueprint for developing an aging-friendly community.

The plan, which was cited in the U.S. News and World Report "*How Age Friendly is Your Community?*" August 20, 2010, has 11 initiatives such as housing (universal design), transportation, security, and

technology. The COA supports the board by overseeing an annual scorecard that evaluates the progress made on the initiatives and recommends further actions.

Each commissioner reports on the progress of a particular initiative and works with county staff to query departments on their activities during the year. Part of my responsibility as a commissioner is to address the affordability of housing for older adults with limited resources and also affordable workforce housing for direct care workers who serve older adults.

This year, the Board of Supervisors will develop a new updated version of the 50+ Action Plan. Updates will be included in future COA columns.

The commission also is working to address the impact of retiring baby boomers on our community. In the next few years, baby boomers will become one of the most rapidly growing populations. We expect many to continue working and to offer a significant pool of talent in our community—as employees, entrepreneurs, volunteers, and community activists.

I also represent the COA by serving on a health department committee to address issues such as environmental and food safety concerns, emergency preparedness, and communication technologies. The commission also coordinates with other groups in the county that provide services to older adults. By sharing information, we can better ensure adequate planning and involvement for both the boomers and the older residents.

Cont. p. 6

## **Commission on Aging *Cont. from p.5***

All in all, we want to help develop truly aging-friendly communities. We are very sensitive to the need to coordinate with other groups in the county, and we mutually inform each other about issues, problems, and successes. It is a privilege to represent the Braddock District on the Commission, and I hope you continue to follow our activities on the COA website at [www.fairfaxcounty.gov/dfs/olderadultservices/coa.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/coa.htm) and in the *Golden Gazette*.

If you have questions or concerns about aging issues, contact your COA representative.

## **Commission on Aging Roster:**

### **At Large**

Tena Bluhm, Chair, (h) 703-978-9468  
e-mail: [TenaRB@aol.com](mailto:TenaRB@aol.com)

### **Braddock District**

Dr. Kenneth B. Malmberg, (o) 202-475-5691,  
(h) 703-425-1478  
e-mail: [ken.b.malmberg@uscg.mil](mailto:ken.b.malmberg@uscg.mil)

### **Dranesville District**

Eileen Duggan, Vice Chair, (h) 703-534-4964  
e-mail: [e.duggan@verizon.net](mailto:e.duggan@verizon.net)

### **City Of Fairfax** (*Vacant*)

### **City Of Falls Church** (*Vacant*)

### **Hunter Mill District** (*Vacant*)

### **Lee District**

Faviola Donato-Galindo, (c) 703-424-1002  
e-mail: [faviola.donato@gmail.com](mailto:faviola.donato@gmail.com)

### **Mason District**

Nazir Bhagat, (o) 703-642-5030, (h) 703-354-9080, e-mail: [bhagat.info@gmail.com](mailto:bhagat.info@gmail.com)

### **Mount Vernon District**

Julie Bloom Ellis, (o) 703-765-4573  
(c) 571-426-2905, (h) 703-765-7567  
e-mail: [Julie.Ellis@fairfaxcounty.gov](mailto:Julie.Ellis@fairfaxcounty.gov)

## **Providence District**

Joseph A. Heastie, (h) 703-938-0542  
e-mail: [Heastie@aol.com](mailto:Heastie@aol.com)

## **Springfield District**

Sally S. Hottle, (h) 703-644-0641  
e-mail: [grandmere644@aol.com](mailto:grandmere644@aol.com)

## **Sully District**

Maureen Renault, (c) 703-623-6311  
e-mail: [mlrenault@verizon.net](mailto:mlrenault@verizon.net)

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## **Independent Living Project**

Fairfax County's Independent Living Project offers educational programs and yoga classes as part of an effort to help older adults remain independent and continue living at home.

Programs will be held at the Burke Centre Library in Burke on Fridays, January 28-March 11, from 10 a.m. to 12 p.m. (No program on February 25.)

Programs include seminars on topics of interest to older adults, yoga for strength and balance, and home visits for safety checks by request. The topic schedule is:

- January 28: Preparing For Your Doctor's Visit, Inova Health Systems Medical Library
- February 4: Aging Eyes/Aging Ears, Fairfax County Public Library
- February 11: Food Safety, Fairfax County Health Department
- February 18: Services for Older Adults, ElderLink
- March 4: Fire and Fall Prevention, Fairfax County Fire and Rescue
- March 11: Nutrition and Cooking for One or Two, Fairfax Area Agency on Aging.

All events are free and open to adults 60 years of age and older and adults with physical disabilities. Preregistration is required. For more information and to register, call Jennifer Edge at **703-324-7210**, TTY 711, or e-mail [Jennifer.Edge@fairfaxcounty.gov](mailto:Jennifer.Edge@fairfaxcounty.gov).

# Becoming a Representative Payee

by David J. Melton, Social Security Public Affairs Specialist

If a loved one, friend, or neighbor receives Social Security or Supplemental Security Income (SSI) benefits but is no longer physically or mentally able to take care of his or her financial affairs, you may want to consider becoming their representative payee. This will enable you to help them manage their money. Keep in mind that a representative payee is not the same as a power of attorney. Even if you have power of attorney, you will need to apply to be a representative payee to have the benefit payments made to you on the beneficiary's behalf.

When we, at the Social Security Administration, learn that a person is no longer able to handle his or her own Social Security or SSI benefits, we conduct a careful investigation and appoint a relative, friend, or other interested party to serve as the representative payee. This means that if you agree and are appointed to be a representative payee, we pay you the person's benefits to use on his or her behalf. Representative payees are responsible for using the benefit payments to help meet the basic needs of the beneficiary. Primarily, the funds should be used to provide food, clothing, shelter, utilities, and other essential needs. Representative payees need to be aware of the beneficiary's needs to decide how benefits can best be used for his or her personal care and well-being.

Each year, Social Security mails representative payees a form to account for the benefits they have received. The quickest and easiest way to complete the form is online, at [www.socialsecurity.gov/payee](http://www.socialsecurity.gov/payee). You also can complete the paper form and return it to Social Security.

As a representative payee, you need to tell Social Security about changes that may affect the beneficiary's eligibility. This includes changes in living arrangements, other income, and resources.

More than seven million people who get monthly Social Security or SSI payments have a representative payee.

By agreeing to serve as a representative payee, you have taken on an important responsibility—one that can make a positive difference in both the beneficiary's life and your own.

For more information, go to [www.socialsecurity.gov/pubs/10076.html](http://www.socialsecurity.gov/pubs/10076.html) and see the handbook, *A Guide For Representative Payees*. For more information about Social Security, go to [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Haven of Northern Virginia Offers Free Workshop

Haven of Northern Virginia is offering a free workshop, *Journey Through Grief*, on Saturday, January 29, from 2-4 p.m. (Snow date is Saturday, February 5.) Registration is required.

For registration and information, call 703-941-7000, or go to [www.havenofnova.org](http://www.havenofnova.org), or e-mail [havenofnova@verizon.net](mailto:havenofnova@verizon.net).

**Health Insurance Questions?  
Call the Virginia  
Insurance Counseling &  
Assistance Program (VICAP)  
at 703-324-5851**

# ESTATE PLANNING

## The Probate Inventory

by David A. Fontanella, Attorney

**Question:** My mother died recently and I am to be appointed executor of her will. I know that my first task will be to prepare an inventory for probate, but my relatives have all offered conflicting advice. Can you help?

**Answer:** When you qualify as executor before the probate clerk, you must present an estimate of the real property and personal assets in the estate and pay the tax and clerk fees. You will receive an excellent handbook on the inventory and accounting process. You will have four months to identify and determine the exact value of each asset for submission to the Commissioner of Accounts who will supervise your work. The inventory form has five sections of which the most often completed are these:

**Part 1. Decedent's Personal Estate.** Personal effects and household property may be listed together as a lump sum. It is not necessary to count the bed linens. Any item over \$500 must be listed separately and may require an appraisal. If an estate sale is held before the inventory is due, the proceeds of the sale would go on the inventory. Financial assets like bank accounts, CDs, stocks, bonds, or mutual fund accounts would be listed separately and identified by company name and account number with valuation as of the date of death. Personal assets not included would be money payable to a designated beneficiary on holdings such as an IRA, a pension, or a life insurance policy as well as assets held jointly with a right of survivorship.

**Part 2. Multiple Party Accounts.** The decedent's interest in survivorship accounts and payable-on-death (POD) accounts is listed but not added to total inventory valuation. That is, it is not part of the probate estate. However, the decedent's contri-

butions to these accounts may become part of the probate estate in certain circumstances if the estate is insufficient to pay debts, taxes, and expenses of administration or is required to pay allowances to a surviving spouse or minor children.

**Part 3. Virginia Real Estate Subject to a Power of Sale.** If the will gives the executor the power to sell real estate and the property is not held as joint tenants with survivorship or as tenants by the entirety (a married couple), it is listed here. Valuation may be determined by appraisal or tax assessment and the value is not reduced by the mortgage. If there are multiple owners (without survivorship), only the decedent's share is listed. The commissioner will review the inventory and approve it or seek additional information. If the inventory value exceeds the estimate you gave to the probate clerk, you will get a bill for the balance. It is a public document and beneficiaries are entitled to a copy.

**NOTE:** This article is not intended as legal advice and no one should rely upon it without consulting legal counsel. If you have an estate planning question you would like to see answered in this column, please e-mail David Fontanella at [fontane@cox.net](mailto:fontane@cox.net) or call him at **703-317-1927**.





# Join a Senior Center—Let the Fun Begin!

Fairfax County residents age 55 and over may join any of the 13 senior centers sponsored by the Department of Neighborhood and Community Services. There is an annual membership fee (for information, visit the website at [www.fairfaxcounty.gov/rec](http://www.fairfaxcounty.gov/rec); call **703-324-5530**, TTY 711; or e-mail [DCRS-Seniors@fairfaxcounty.gov](mailto:DCRS-Seniors@fairfaxcounty.gov)).

Senior centers offer classes, health and wellness programs, computer/Internet access, trips and tours, and opportunities to socialize with others and stay connected with your community. Lunch is available with a suggested donation between \$2 and \$6 based on age and income. Lunch reservations must be made at least 1 day in advance. Transportation may be available by Fastran bus at a nominal charge. Call your nearest senior center for information.

The City of Fairfax ([www.fairfaxva.gov](http://www.fairfaxva.gov)) and the City of Falls Church ([www.fallschurchva.gov](http://www.fallschurchva.gov)) also sponsor senior centers and have their monthly schedules online.

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## **Bailey's**

Bailey's Community Center  
5920 Summers Lane  
Bailey's Crossroads, VA 22041  
703-820-2131, TTY 711

## **Groveton+**

South County Govt. Center  
8350 Richmond Hwy, #325  
Alexandria, VA 22309  
703-704-6216, TTY 711

## **Herndon+**

873 Grace Street  
Herndon, VA 20170  
703-464-6200, TTY 711

## **Hollin Hall**

1500 Shenandoah Road  
Alexandria, VA 22308  
703-765-4573, TTY 711

## **James Lee+**

James Lee Community Center  
2855-A Annandale Road  
Falls Church, VA 22042  
703-534-3387, TTY 711

## **Kingstowne**

6488 Landsdowne Center  
Alexandria, VA 22315  
703-550-0134, TTY 711

## **Lewinsville+**

1609 Great Falls Street  
McLean, VA 22101  
703-442-9075, TTY 711

## **Lincolnia+**

4710 North Chambliss St.  
Alexandria, VA 22312  
703-914-0223, TTY 711

## **Little River Glen+**

4001 Barker Court  
Fairfax, VA 22032  
703-503-8703, TTY 711

## **Lorton+**

7722 Gunston Plaza  
Lorton, VA 22079  
703-550-7195, TTY 711

## **Pimmit Hills**

7510 Lisle Avenue  
Falls Church, VA 22043  
703-734-3338, TTY 711

## **Sully+**

5690 Sully Road  
Centreville, VA 20124  
703-322-4475, TTY 711

## **Wakefield**

Audrey Moore RECenter  
8100 Braddock Road  
Annandale, VA 22003  
703-321-3000, TTY 711

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## **Other Locations for Senior Activities/Meals**

### **City of Fairfax Senior Center**

4401 Sideburn Road  
Fairfax, VA 22030  
703-359-2487

### **City of Falls Church Senior Center**

223 Little Falls Street  
Falls Church, VA 22046  
703-248-5020

### **David R. Pinn Community Center**

10225 Zion Drive  
Fairfax, VA 22032  
703-250-9181

### **Gum Springs Community Center**

8100 Fordson Road  
Alexandria, VA 22306  
703-360-6088

### **Huntington Community Center**

5751 Liberty Drive  
Alexandria, VA 22303  
703-960-1917

### **Korean Central Senior Center**

*Open Tuesdays & Fridays*  
8526 Amanda Place  
Vienna, VA 22180  
703-303-3939

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**+ Indicates a facility with a Senior+ program**

# Preparing for Winter Car Emergencies

It is very possible that at some point in your life as a driver in Northern Virginia, you may get caught in a vehicle emergency situation. To make matters worse, this region is well known for drastic changes in the weather, so we need to be prepared for any surprise emergency, regardless of the season. For example, during snow days before driving, clear all snow from the hood, roof, windows, and lights of your car. Be sure to clear the entire windshield and not just a peephole. You need a lot more visibility in the winter to avoid other drivers who may not be as careful or experienced. Clean the snow off headlights and taillights so others can see you. Make sure all glass surfaces, especially your side view mirrors, are clear and transparent by using a snow brush and/or ice scraper.

No matter what the emergency, being prepared can make all the difference between frost-bite setting in and waiting comfortably because you planned ahead and put together an auto emergency kit and put it in the car.

According to the Virginia Department of Transportation, the list of items for the auto emergency kit should include:

- Small snow shovel;
- Emergency flares;
- Small bag of rock salt, sand, or cat litter to generate traction;
- Windshield scraper and brush;
- Small can and waterproof matches in order to melt snow for drinking water;
- Flashlight and extra batteries;
- Jumper cables;
- Blanket or sleeping bag;
- Extra clothing (in case you get wet);
- High protein food such as nuts, peanut butter, beef jerky, or protein bars;
- Canned food that has a pop-top and doesn't require a can opener;
- Tool kit (including pliers, wrenches, screwdrivers);
- Brightly colored cloth to use as a flag;
- First Aid kit;
- Pocket knife;

- Tow rope;
- Tire chains;
- Water container;
- Compass;
- Road maps;
- Necessary medications.

Source: Fairfax County Department of Vehicle Services, [www.fairfaxcounty.gov/dvs](http://www.fairfaxcounty.gov/dvs).

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## How to Submit Community Calendar Items

The *Community Calendar* page usually has nine or 10 items. We accept submissions from nonprofits only. The event should be of interest to the public. Generally, monthly meeting announcements are not of interest to the public, unless a special event is featured. We cannot run your item every month if there are others vying for calendar space. Materials must be received by the first of the month, one month in advance of the publication date (e.g., February 1 is the deadline for the March issue). Your item must include:

1. Date
2. Time (start and end times)
3. Name of event
4. A very brief description
5. Address
6. Cost (if any)
7. Phone contact number.

There are three ways to send your material:

- E-mail: [retha.lockhart@fairfaxcounty.gov](mailto:retha.lockhart@fairfaxcounty.gov)
- FAX: 703-449-8689
- Mail: *Golden Gazette*, 12011 Government Center Pkwy., Suite 708, Fairfax, VA 22035.

# Volunteer Opportunities

**Clifton/Fairfax Station Transition In Place Services (TIPS)** invites you to become a volunteer and help older adults and adults with disabilities in the Clifton and Fairfax Station communities. Volunteers provide many services to members including transportation to appointments and shopping, household help including yard work, paperwork, simple household maintenance and repair work, and companionship services. To volunteer, call **703- 395-TIPS (8477)**, TTY 711, or e-mail [contact.us@cfs-tips.org](mailto:contact.us@cfs-tips.org). For more information about CFS-TIPS, visit [www.cfs-tips.org](http://www.cfs-tips.org).

The **Fairfax County's Volunteer Solutions** needs volunteers to drive older adults and adults with disabilities to medical appointments. Urdu and Farsi speakers also are needed in Reston to assist clients with grocery shopping and social visiting. Call the Volunteer Intake Line at **703-324-5406**, TTY 711, e-mail [DFSAAAvolunteer@fairfaxcounty.gov](mailto:DFSAAAvolunteer@fairfaxcounty.gov) or go to [www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm).

The **Meals on Wheels program** needs drivers, especially in Annandale, Lorton, and Mt. Vernon. Meals are delivered Monday-Friday, generally between 11 a.m.-1 p.m. Volunteers may choose to drive weekly, biweekly, monthly, or be a substitute. For more information, call the Volunteer Intake Line at **703-324-5406**; TTY 711, e-mail [DFSAAAvolunteer@fairfaxcounty.gov](mailto:DFSAAAvolunteer@fairfaxcounty.gov), or go to [www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm).

**Inova VNA Home Health** needs volunteer drivers with four-wheel drive vehicles. Drivers transport nurses to homebound patients living throughout Northern Virginia during snow emergencies. Contact the volunteer office at **703-916-2885**.

The **Northern Virginia Long-Term Care Ombudsman Program** needs volunteers to help residents of nursing homes and assisted living facilities. Volunteers advocate for rights, resolve conflicts, and improve the lives of the residents. A commitment of four hours/week for one year is required. Visits occur between 8 a.m. -6 p.m. on weekdays. Contact **703-324-5861**, TTY 711, or go to [www.fairfaxcounty.gov/lcombudsman](http://www.fairfaxcounty.gov/lcombudsman). (A 3-day training is scheduled for March.)

To have a volunteer opportunity considered for this column, please e-mail or fax your submission to **Ruth Reagan** by the first of the month one month in advance.

E-mail: [virginia.reagan@fairfaxcounty.gov](mailto:virginia.reagan@fairfaxcounty.gov)

Phone: 703-324-5492

Fax: 703-324-3583

The Golden Gazette is available in large-print format. Call 703-324-5633.



# Analyze Charities and Give Smarter

*Provided by Tim Murray, CFP®  
CERTIFIED FINANCIAL PLANNER™ Professional*

Despite the recession, Americans haven't reduced much of their charitable giving. According to the Giving USA Foundation, U.S. charitable giving stood at \$307.65 billion in 2008, down only 2 percent from the previous year.

This year may not be an exception given the outpouring after the Haitian earthquake. But if you're going to give, give smart. It makes sense to develop a long-term giving strategy that dovetails with your current finances, your estate-planning strategy, and your values.

A visit with a qualified financial and tax adviser is a good first step in the giving process no matter what your age or assets. It's important to view this process the way you would examine any investment—with solid research and an open ear to advice.

Here are some ways to research and give to nonprofits and charities:

**Go online.** More than ever, the Internet is a great starting point for investigating various charities. Among them: [www.Guidestar.org](http://www.Guidestar.org), [www.Charitynavigator.org](http://www.Charitynavigator.org), [www.Charitywatch.org](http://www.Charitywatch.org) and [www.Give.org](http://www.Give.org) are search engines that give detailed overviews of various charities, but they also help you identify nonprofits that work within specific causes and subject areas. A foundation called Philanthropedia not only rates various nonprofits but allows visitors to make direct donations through the site. If your charity is not on the Internet, request a copy of their Form 990, the form the Internal Revenue Service requests from all nonprofits. The IRS did an overhaul of the form in 2007 to request more information on governance. While the forms are detailed and sometimes tough to understand, it's a good idea to keep the information on file as you discuss the material with your advisers.

## **Decide if you will need income from your gift.**

There are ways to draw income from donations. Your financial adviser can work with an attorney and CPA to help you understand the following options:

- Charitable gift annuities allow a donor and a charity to enter into an annuity agreement that will allow payments back to the donor that may be partially or completely tax free.
- Charitable remainder trusts allow someone to donate cash or appreciated property to a trust that can sell the appreciated property and distribute proceeds to the donor on a tax-advantaged basis.
- Life estate agreements let someone with a home or farm continue to live there while they receive a tax deduction for the gift. When they die, there may be savings in probate costs and estate taxes.
- Pooled income funds are now offered by established mutual fund companies and allow you to deposit money now for distribution to charity in the future while allowing you to receive tax-advantaged income.

## **Consider making a major direct donation if the charity or foundation will accept it.**

If you know of a foundation or charity that you want to support, research it first and then see what its policies are toward accepting donations of cash, stock, or property. Not all foundations accept such gifts from the general public.

*Source: This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by: Tim Murray, CFP®, an independent CERTIFIED FINANCIAL PLANNER™ Professional with Murray Financial, Inc. in Chantilly, VA, an independent financial planning firm providing fee-based (e.g., commission-free) investment advice. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at 703-810-8424, on the web at [www.MurrayFinancial.com](http://www.MurrayFinancial.com), or by e-mail at [TimMurray@MurrayFinancial.com](mailto:TimMurray@MurrayFinancial.com).*



## Shepherd's Center of Oakton-Vienna

### Adventures in Learning Open House and Registration

**When:** Thursday, January 13, 10 a.m.-12 p.m.  
**Where:** Unitarian Universalist Congregation of  
Fairfax, 2709 Hunter Mill Rd., Oakton  
**Classes:** January 20-March 17,  
10 a.m.-2 p.m. (No class February 17)  
**Cost:** \$40 for the 8-week session  
For a list of classes and more information, call  
**703-281-0538**, TTY 711.

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## Shepherd's Center of Annandale-Springfield

### Adventures in Learning

**When:** Wednesdays, February 2-March 16  
9:30 a.m.-1:15 p.m.  
**Where:** John Calvin Presbyterian Church, 6531  
Columbia Pike, Annandale  
**Cost:** \$35 (\$33 for SCAS members) for the 8-  
week session  
**RSVP:** To register and for more information, call  
**703-941-1419**, TTY 711.

### Turning 80? Be Sure to Visit the DMV

Drivers age 80 or older are required to appear  
in person at a DMV and pass a vision screening  
to renew their driver's licenses.

You may have your vision screened at DMV or  
present a report from an ophthalmologist or op-  
tometrist certifying that you have met the vision  
requirements to hold a Virginia driver's license. A  
doctor's report must have been issued within 90  
days of your driver's license renewal.

For more information, call DMV at 1-866-368-  
5463 or go to [www.dmvnow.com](http://www.dmvnow.com).

## Shepherd's Center of Fairfax-Burke

### Lunch N' Life

**When:** Thursday, January 20, 12-2 p.m.  
**Where:** Jubilee Christian Center, 4650 Shirley  
Gate Rd., Fairfax.  
**Lunch:** \$8 (checks payable to SCFB). Enter-  
tainment includes Broadway tunes and patriotic  
songs.  
**RSVP:** Call Faye Quesenberry at **703-620-  
0161**, TTY 711, by January 13. If transportation  
is needed, call **703-323-4788**, TTY 711.

### Greetings From the White House

The White House will send greeting cards  
signed by the President to commemorate  
special events, accomplishments, or mile-  
stones free of charge to U.S. citizens only.

**Anniversary Greetings:** Anniversary  
greetings are sent only to those couples who  
are celebrating their 50th (and subsequent)  
wedding anniversary.

**Birthday Greetings:** Birthday greet-  
ings will be sent only to individuals 80 years  
of age and above.

**Required information:** Send a written  
request 6 weeks in advance of the event to:  
*The White House, Attn: Greetings Office,  
Washington, DC 20502-0039*. Include the  
name and home address of the honoree;  
form of address (Mr., Ms., Mrs., Dr., Miss,  
etc.); exact date of occasion (month, day,  
year); age (birthdays); or number of years of  
marriage; your (the requestor's) name and  
daytime phone number; and any specific  
mailing instructions if other than to honoree's  
address.

# January Gardening

by Joe Belsan

I'm staying warm thumbing through my seed catalogues and daydreaming of how things will look come spring in the garden. But I'm going to do something a bit different this year—I'm going to make a list of resolutions for the new gardening year.

First, I'm going to be realistic about ordering seeds. It's impossible to plant the whole seed catalogue in a small garden. There isn't enough room for starters; I never get around to planting everything I order; and I end up visiting a nursery and buying the plant instead of planting the seeds I just bought. This year I will order seeds for only that list of veggies I know I will tend to, harvest, and eat.

I'm going to map out a plan for planting with succession times and leave room for the succession plantings, even if the garden will look a little lopsided because of the bare spots here and there. This is especially true with herbs like basil and cilantro. Basil is a good companion plant for tomatoes but by the time the tomatoes are ready to pick, the basil is going to seed.

I also plan to take more advantage of the farmer's markets for those veggies that take up too much room or produce too much for what I can consume. They are providing produce grown organically for the most part. I found that the farmers are proud of their produce and are listening to the consumers who want pesticide-free veggies and are concerned about their carbon footprint.

I'm also going to be more consistent about putting down newspaper covered with mulch or compost to defeat the weeds. And I'm going to make sure I mix plenty of compost into the soil when I transplant tomatoes, peppers, and eggplants. This also will save on the need to water. The compost and/or leaf mold will dramatically improve the water holding ability of the plant. If I don't have enough homemade compost, I will buy some.

The real challenge for any good gardener is to keep a list of what is planted where and to

keep the list in an easily accessible place! No more making notes on a bit of paper or even the seed packet and putting it on my desk that is full of notes of all kinds from the beginning of time. These notes can be important for the next year to help decide whether to stay with that brand or strain and whether the veggie was good, great, or just good for the compost pile.

I'm also going to take advantage of all the resources available to me. Because of my love of gardening, I've become very knowledgeable as a result of my experiences—good and bad. But there is so much more to learn. I will be going to the library, especially during these gray and cold days of winter, to read new gardening books. Taking home some year-old gardening magazines to peruse is almost as good as a cup of hot chocolate. I also plan to take advantage of the county extension agent who can help identify plant diseases, make recommendations for plants for this area, and other gardening related matters.

Until next month, happy gardening!

Source: Joe Belsan is an organic gardener and longtime resident of the City of Fairfax. He may be contacted with comments or questions at [Foodscaper@hotmail.com](mailto:Foodscaper@hotmail.com).





## Ask an Expert: Questions & Answers

*Provided by SeniorNavigator*

To ask an expert about your aging concerns, visit [www.seniornavigator.org](http://www.seniornavigator.org).

### **Topic:** Saving on Heating Bill

**Question:** Now that it is getting colder, I am noticing my heating bills are getting higher. How can I save on my heating bill this winter?

**Answer:** We know from last year that Virginia is capable of some harsh winters. The cost of staying warm can get hefty. Here are some tips from Virginia Dominion Power for lowering your heating costs during the winter months.

**1. Lower your thermostat to 68 degrees.**

In the winter, set the thermostat between 65 and 70 degrees during the day and to 58 degrees at night or when away from home for several hours. If you have a heat pump, make sure to slowly increase the temperature to avoid running the emergency heat.

**2. Seal air leaks.** Seal all holes from pipes and wires that enter/exit the living space. This includes entrances, pull-downs and attic stair openings, light fixtures, pipes and wires. Attic entryways should have weather stripping and be insulated.

**3. Seal off fireplaces.** Never use a fireplace as a heat source for your home. Even as a supplemental heat source, the cold air introduced to a warm home through an open flue isn't as efficient as sealing off a fireplace and using the primary source of heat. For natural gas fireplaces, turn off the pilot light when not in use. Seal off the fireplace area or the flue area to prevent cold air from leaking in.

**4. Seal ductwork.** This is the number one way to conserve energy. Make sure that all ductwork is sealed at joints and intersections with duct sealer or silicone caulk. Otherwise, supply ductwork can leak heated air

into the attic or crawl space, and outside air can be drawn into the return ductwork, increasing costs and reducing comfort dramatically. Ducts can be sealed using foil-backed tape or silicon caulking.

**5. Lower water heater to 120-125 degrees.** Many water heaters are automatically set at 140 degrees. Lowering the temperature on your water heater to between 120 and 125 degrees will reduce the amount of fuel needed to heat the water.

**6. Change furnace filters every month.** This is the number one reason for furnace breakdowns. Inspect heating and cooling equipment annually, or as recommended by the manufacturer. Have a professional check and clean furnaces once a year.

**7. Weather-strip doors and windows.** Inspect windows and doors for air leaks. If you can see daylight around a door or window frame, then the door or window needs sealing. Air leaks can be sealed with caulking or weather stripping.

**8. Insulate water pipes coming from the water heater.** Insulate the first 3-6 feet of cold and hot water pipes near the water heater. Insulating all hot water pipes is not necessary where pipes are located in a crawl space or attic.

**9. Add an insulation blanket to water heater.** Wrapping the water heater with an insulation blanket can save heating money by slowing the drop in temperature from the hot water tank as it sits unused. Inexpensive insulation kits are available at most home improvement stores.

**10. Add insulation to attic.** When adding insulation, start at the top and work down only after eliminating air infiltration.

For more information about energy saving, call **1-866-366-4357** or go to [www.dom.com/about/conservation/energy-saving-tips-and-information.jsp](http://www.dom.com/about/conservation/energy-saving-tips-and-information.jsp).

# Winter and Emergency Preparedness

With the beginning of winter and colder weather, residents are encouraged to take precautions to stay safe. The following tips and reminders may be helpful:

Having a supply kit is essential to making it through a power outage or disaster safely. Make sure to have supplies on hand to last each person at least three days. Put these essential items in your kit:

- Food—at least a 3-day supply of food that does not need electricity for storage or for preparation;
- Manual can opener for canned food;
- Water—at least three gallons per person for drinking and sanitation;
- Battery-powered or hand crank radio—a weather alerting radio with tone alert and extra batteries for both;
- Written family emergency plan;
- Flashlight and extra batteries;
- First aid kit;
- Whistle to signal for help;
- Prescription medications and eyewear;
- Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter where you are;
- Moist towelettes, garbage bags, and plastic ties for personal sanitation;
- Wrench or pliers to turn off utilities.

If you are an older adult, be sure your emergency kit is not too heavy or bulky for you to carry. You might need to store items in more than one container or a suitcase with wheels. Ask your doctor how to properly store prescription medications such as heart and high blood pressure medication, insulin, and other prescription drugs. Also include the following items in your supply kit:

- Medicine or a medical treatment—have enough for at least one week.
- Items to fill denture needs;
- Extra eye glasses;
- Hearing aid batteries, wheelchair batteries, and oxygen;

- Make a list of prescription medicines including dosage, treatment, and allergy information. Talk to your pharmacist or doctor about what else you need to prepare.
- Contact numbers for your pharmacy and medical supply providers if you require oxygen, dialysis supplies, diabetes supplies;
- A list of doctors, relatives, or friends who should be notified if you are hurt;
- Copies of important documents;
- Copies of your medical insurance and Medicare cards.
- A list of the style and serial number of medical devices or other life-sustaining devices, including operating information and instructions; (Make sure that a friend or family member has copies of these documents.)
- If you have a communication disability, make sure your emergency information contains instructions for the best way to communicate with you.

Source: Virginia Department of Transportation. For more information go to [www.virginiadot.org](http://www.virginiadot.org).

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## 2-Day AARP Driver Safety Program January 13 and 20 10:15 a.m.-3:15 p.m.

The Alexandria Police Department is sponsoring an AARP Driver Safety class on January 13 and 20, 2011, 10:15 a.m.-3:15 p.m., at the Alexandria Central Library, 5005 Duke St., Alexandria.

This is a chance to refresh your memory on road rules, identify problems, reduce your potential for traffic accidents, and possibly be eligible for an auto insurance discount.

The cost is \$12 for AARP members (bring your AARP card) and \$14 for nonmembers. To register and for information, call **703-751-4585**, TTY 711.



# COMMUNITY CALENDAR

**Note:** TTY number is 711 for all events.

**January 5.** 10:30-12 p.m. Buying and Selling on the Internet. Learn how to use e-commerce services such as eBay. Woodrow Wilson Public Library, 6101 Knollwood Dr., Falls Church. Call **703-820-8774** or [www.fairfaxcounty.gov/library](http://www.fairfaxcounty.gov/library).

**January 11.** 2-3:45 p.m. Genealogy Databases. Search for your ancestors using the library's genealogy databases and others. City of Fairfax Regional Library, 10360 North St., Fairfax. **703-293-6227** or [www.fairfax-county.gov](http://www.fairfax-county.gov).

**January 13.** 6-9 p.m. Torpedo Factory's Second Thursdays. The *Enamelists Gallery*. Interact with the artists and enjoy refreshments at this free event. Children and pets are welcome. 105 N. Union St., Alexandria. **703-838-4565** or [www.torpedofactory.org/thursday.htm](http://www.torpedofactory.org/thursday.htm).

**January 20.** 9:30-10:30 a.m. Homemade Bird Feeders. Bring your empty milk jugs and two-liter soda bottles to make bird feeders. Hear tips for feeding birds and learn to identify common birds that visit home bird feeders. Dress for the weather and bring binoculars. Advanced registration required. Walney Visitor Center, 5040 Walney Rd., Chantilly. **703-631-0013** or [www.fairfaxcounty.gov/parks](http://www.fairfaxcounty.gov/parks).

**January 22.** 9:30-10:30 a.m. Basic Gardening: Roses, Glo-

rious Roses. Master Gardeners help you discover the wonderful world of roses! Learn the basics of rose selection, cultivation tips, and how to incorporate roses into your landscape. \$10. Green Spring Gardens, 4603 Green Spring Rd., Alexandria. Call **703-642-5173** to register.

**January 29.** 9:30-11:30 a.m. Needle Felting Workshop. Learn the basics of this unique arts craft. It is simple, fun, and perfect for creating gifts. Sculpt wool into a delightful ornament possibly to put into an Easter basket. Supplies included in \$25 fee. Historic Green Spring House at the Gardens, 4603 Green Spring Rd., Alexandria. Call **703-642-5173** to register.

**January 30.** 2-4 p.m. Fairfax Elderhostel Alumni Meeting. Listen to lectures and view photos. Historical Mansions on the Hudson River and Exploring Florida's Space Coast and West Virginia Mountain Logging Trains in October Color. George Mason Library, 7001 Little River Turnpike, Annandale. Free but reservations required. Light refreshments. Call Rebecca Prather at **703-534-2274**.

**January 30.** 4 p.m. Music for a Russian Festival with the Washington Symphonic Brass. The Russian repertoire features music by Prokofiev, Shostakovich, Tchaikovsky, and others. Tickets—\$25; \$20/seniors;

\$10/students. Saint Luke Parish, 7001 Georgetown Pike, McLean. Call **703-356-0670**.

**For information on volunteering, call the Fairfax Area Agency on Aging's Volunteer Intake Line at 703-324-5406 or go to [www.fairfaxcounty.gov/dfs/olderadultservices/volunteersolutions.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/volunteersolutions.htm).**

**Out-of-State Services for Seniors**  
Contact **Eldercare Locator**  
**Toll-Free 1-800-677-1116**  
or online at [www.eldercare.gov](http://www.eldercare.gov).